

Information to identify the case:

Debtor 1	<u>Kevin B. McKnight</u>	Social Security number or ITIN	xxx-xx-5525
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jessica M. McKnight</u>	Social Security number or ITIN	xxx-xx-6946
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20842-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin B. McKnight

Jessica M. McKnight
aka Jessica M. Williams

8/10/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin B. McKnight
Jessica M. McKnight
Debtors

Case No. 22-20842-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 10, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin B. McKnight, Jessica M. McKnight, 4634 Verona Road, Verona, PA 15147-1735
15477296	+ Clearview Credit Union, Attn:Bankruptcy, 8805 University Blvd, Moon Township, PA 15108-4212
15477297	+ Consumers Credit Union, Attn: Bankruptcy, 1075 Tri-State Parkway, #850, Gurnee, IL 60031-9182
15492004	Snap Finance, Attn: Loss Prevention, Salt Lake City, UT 84126

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Aug 11 2022 03:43:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Aug 11 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2022 23:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Aug 10 2022 23:46:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: bankruptcydept@kinecta.org	Aug 10 2022 23:47:00	Kinecta Federal Credit Union, 1440 Rosecrans Avenue, P.O. Box 10003, Manhattan beach, CA 90267-7503
cr	+ EDI: RECOVERYCORP.COM	Aug 11 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15477292	+ EDI: TSYS2	Aug 11 2022 03:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15477294	+ EDI: CITICORP.COM	Aug 11 2022 03:43:00	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
15477295	+ EDI: CITICORP.COM	Aug 11 2022 03:43:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15477298	+ EDI: CCS.COM	Aug 11 2022 03:43:00	Credit Collection Services, Attn: Bankruptcy, Re: Nationwide Ins., 725 Canton St, Norwood, MA 02062-2679
15477301	Email/Text: bk@freedomfinancialnetwork.com	Aug 10 2022 23:46:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
15477299	+ Email/Text: bncnotifications@phea.org	Aug 10 2022 23:46:00	Fedloan, Attn: Bankruptcy, Po Box 60610, Harrisburg, PA 17106-0610

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15477300	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 10 2022 23:47:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15477302	+ Email/Text: bankruptcydept@kinecta.org	Aug 10 2022 23:47:00	Kinecta Federal Credit Union, Attn: Bankruptcy Dept, P.O. Box 10003, Manhattan Beach, CA 90267-7503
15477303	^ MEBN	Aug 10 2022 23:42:41	Nationwide Insurance, One Nationwide Plaza, Columbus, OH 43215-2239
15477304	+ EDI: NAVIENTFKASMSERV.COM	Aug 11 2022 03:43:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15477293	Email/Text: Bankruptcy.Notices@pnc.com	Aug 10 2022 23:46:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15478068	EDI: PENNDEPTREV	Aug 11 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15478068	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 10 2022 23:46:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15477305	+ EDI: RMSC.COM	Aug 11 2022 03:43:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15477501	+ EDI: RMSC.COM	Aug 11 2022 03:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15477306	+ EDI: RMSC.COM	Aug 11 2022 03:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15477307	+ EDI: RMSC.COM	Aug 11 2022 03:43:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15477308	Email/Text: bknotice@upgrade.com	Aug 10 2022 23:46:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15477309	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Aug 10 2022 23:46:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Matrix Financial Services Corp.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Matrix Financial Services Corp. bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Kevin B. McKnight keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Jessica M. McKnight keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardello	ncardiello@cardello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Kinecta Federal Credit Union ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7